

Certificate Number: 15317-PAM-DE-023142769
Bankruptcy Case Number: 00-00000



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 6, 2014, at 10:14 o'clock PM PDT, Christopher B Gambrill completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: April 6, 2014 By: /s/Grace Casquejo

Name: Grace Casquejo

Title: Certified Counselor